



Order Filed on October 12, 2016
by Clerk
U.S. Bankruptcy Court
District of New Jersey

Caption in Compliance with D.N.J. LBR 9004-2(c)
42715
Morton & Craig LLC
John R. Morton, Jr., Esq.
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Suite 301
Moorestown, NJ 08057
856-866-0100
Attorney for Credit Acceptance Corporation

In Re:

CARLA GREGG

Case No.: 15-19475(KCF)

Adv. No.:

Hearing Date: 9-14-16

Judge: KCF

**ORDER FOR MONTHLY PAYMENTS AND STAY RELIEF UNDER CERTAIN
CIRCUMSTANCES**

The relief set forth on the following pages, numbered two (2) is hereby **ORDERED**.

DATED: October 12, 2016


Honorable Kathryn C. Ferguson
United States Bankruptcy Judge

Carla R. Gregg

15-19475(KCF)

Order Providing for Monthly Payments for Stay Relief under Certain Circumstances

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This matter having been brought on before this Court on motion for stay relief filed by John R. Morton, Jr., Esq., attorney for Credit Acceptance Corporation, with the appearance of Thomas Orr, Esq. on behalf of the debtor, and this order having been filed with the Court and served upon the debtor and her attorney under the seven day rule with no objections having been received as to the form or entry of the order, and for good cause shown;

IT IS ORDERED:

1. That Credit Acceptance Corporation is the holder of a first purchase money security interest encumbering a 2008 Jeep Liberty bearing vehicle identification number 1J8GN28K28W253758 (hereinafter the "vehicle").
2. **Curing Arrears:** At the hearing the debtor was \$1856.04 in arrears to Santander. To cure arrears, the debtor shall make cure payments to Credit Acceptance of \$696.29 a month for 6 consecutive months, beginning 9-21-16. If the debtor fails to make any cure payment to Credit Acceptance for a period of 15 days after it falls due (being the 21st day of each month), Credit Acceptance Corporation shall receive stay relief to repossess and sell the vehicle by filing a certification of nonpayment and serving it upon the debtor and her attorney.
3. After curing arrears, the debtor shall make all retail installment contract payments to Credit Acceptance Corporation when due, being the 21st day of each month. In the event the debtor fails to make any payment for a period of 30 days after it falls due, Credit Acceptance Corporation shall receive stay relief to repossess and sell the vehicle by filing a certification of nonpayment and serving it upon the debtor and her attorney.
4. The debtor shall maintain insurance on the vehicle in accordance with the terms of the retail installment contract. In the event of a lapse of insurance for any period of time without intervening coverage, Credit Acceptance Corporation shall receive stay relief to repossess and sell the vehicle by filing a certification that insurance has lapsed with the court and serving it upon the debtor and her attorney.
5. The debtor shall pay to Credit Acceptance Corporation through the plan, a counsel fee of \$526 which shall be paid by the trustee as an administrative priority expense.

Certificate of Notice Page 3 of 3
United States Bankruptcy Court
District of New Jersey

In re:
Carla R. Gregg
Debtor

Case No. 15-19475-KCF
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
Form ID: pdf903

Page 1 of 1
Total Noticed: 1

Date Rcvd: Oct 12, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 14, 2016.

db +Carla R. Gregg, 22 Montrose Lane, Willingboro, NJ 08046-2804

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 14, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 12, 2016 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com

Albert Russo docs@russotrustee.com

Andrew M. Lubin on behalf of Creditor Select Portfolio Servicing, Inc. as servicing agent for U.S. Bank N.A., as trustee, on behalf of the holders of the J.P. Morgan Mortgage Acquisition Corp. 2006-FRE1 Asset Backed Pass-Through Certifica bkecf@milsteadlaw.com, alubin@milsteadlaw.com

Denise E. Carlon on behalf of Creditor U.S. Bank N.A., et al dcarlon@kmlawgroup.com, bkggroup@kmlawgroup.com

John R. Morton, Jr. on behalf of Creditor Credit Acceptance Corporation mortonlaw.bcraig@verizon.net, donnal@mortoncraig.com/mhazlett@mortoncraig.com

Sean M. O'Brien on behalf of Creditor U.S. Bank N.A., as trustee, on behalf of the holders of the J.P. Morgan Mortgage Acquisition Corp. 2006-FRE1 Asset Backed Pass-Through Certificates, Series 2006-FRE1 sobrien@flwlaw.com

Thomas J Orr on behalf of Debtor Carla R. Gregg tom@torrlaw.com, xerna@aol.com

TOTAL: 7